

ARTISTIC HOMES

of Character, Permanence
and Distinction

1926 EDITION

*"The spot of earth supremely blessed,
A dearer, sweeter spot than all the rest."*

—OUR HOME



PINES BUILDING COMPANY, Inc.

Sales Offices

1440 BROADWAY (N.E. Cor. 40th St.)
Suite 1653

New York City

Telephone Pennsylvania 4468-4469

Executive Offices

217 Broadway, New York City
4690
Telephones: Whitehall 4691
4692



Newark Sales Offices

156 Market St., Newark, N. J.
Telephone Mitchell 3865

Long Beach Sales Offices

322 W. Hudson Street,
Long Beach, N. Y.
Telephone Long Beach 1279

Introduction

THE greatest and most important problem of the prospective home owner is to find a building organization that is not only able, expert and experienced, but that is also **reliable, reputable and responsible**; an honest organization in which one can place his entire trust, faith and confidence without worry, fear or anxiety; an organization whose directors and officers are persons of standing, means and reputation, who (because of the reputation that is so valuable to them) **cannot afford** to be connected with any organization that employs doubtful methods.

In the City of New York, however, where one does not, at times, know even his next door neighbor, it is rather difficult to solve that problem because it is **so easy** for any irresponsible person or group to come out to the public with catchy phrases, high sounding names and other such means of deceiving the inexperienced who do not know the difference between the real and the sham.

The **key** for the solution of this problem is for the prospective builder to carefully "**investigate before he invests**"; to find out "**who is who and why**" in the building organization; and, to rely only on **bank references, past accomplishments** (that are matters of record) and, **facts** that cannot be denied.

We shall, therefore, in introducing ourselves, omit general adjectives and meaningless phrases, and confine ourselves to **undoubted facts**.

Who Are We?

JULIUS L. PINES, ESQ., Our President, is a graduate of the New York University, with the degrees of **L.L.B.** (Bachelor of Laws) and **L.L.M.** (Master of Laws); has been a practicing attorney in the City of New York for about 12 years, specializing in real estate and construction, having represented and now representing important firms of builders in matters involving millions of dollars; is the President and half owner of **PINES HOMES CORPORATION**, which recently completed the construction of about two blocks of brick homes (without the aid of building loans), practically all of which have been sold in a short time, to satisfied purchasers.

MR. IRVING LICHTMAN, Our Secretary and Treasurer, is a graduate of New York University, with the degrees of **B.S.** (Bachelor of Science) and **C.E.** (Civil Engineer); is a practical home builder, having built and sold homes in Bellaire, Long Island; has been connected with important construction Companies and was general superintendent in charge of construction of the Pines Homes Corporation.

E. B. PINES, one of our directors, is a graduate of New York University, with the degree of **L.L.B.** (Bachelor of Laws) and is admitted to practice in the City of New York.

B. LICHTMAN, another one of our directors, similarly is a graduate of the New York University, with the degree of **L.L.B.** (Bachelor of Laws) and is a practicing attorney of the City of New York, connected with the well known law firm of H. & J. J. Lesser.



BUILD A HOME, NOT A "SPECULATIVE HOUSE"

PINES BUILDING CO., Inc.

BUILD TO ORDER

ARISTOCRATIC Homes at DEMOCRATIC Prices



THE IDEAL HOME
TO SUIT YOUR PLANS, PURSE AND PURPOSES



Main Offices

1440 BROADWAY (N.E. Cor. 40th St.)

New York City

Suite 1653

Telephone—Pennsylvania 4468-4469

Executive Offices

217 Broadway, New York City

4690

Telephones: Whitehall 4691

4692



Newark Sales Offices

156 Market St., Newark, N. J.

Telephone: Mitchell 3865

Long Beach Sales Offices

322 W. Hudson Street,

Long Beach, N. Y.

Telephone: Long Beach 1279

Branch offices everywhere in New York and New Jersey

A PINES HOME IS THE PRIDE OF ITS OWNER AND THE ENVY OF HIS NEIGHBOR



PINES BUILDING COMPANY, INC.

217 BROADWAY

New York City

Telephone Whitehall 4690



Sales Office
1440 Broadway, N. Y. C.
(Cor. 40th Street)

Telephone Pennsylvania 4468-4469

Office of the President

Dear Sir:

We take pleasure in sending you our booklet which contains but a few of the **hundreds** of plans we have in our office.

In examining these plans, we would ask you to bear in mind that if only the **outline** of a plan appeals to you, the other features as to size, materials and the like, can be changed to suit your individual taste, purse and purpose. Also, that we may **combine** features of various plans you select to be made into one that will satisfy you.

We shall gladly and cheerfully welcome you at our offices where the heads of our financial, architectural, estimate and other departments, will be entirely at your service to solve any problems you have, to the end that in accordance with your needs, convenience and means, the **best results** should be obtained.

You owe yourself the opportunity to let us demonstrate to your satisfaction that due to our building in quantities, for cash, and by expert-specialists, we are able to effect great savings and give you as much for your money as possible; that our modern method of financing your home requires a very moderate cash investment and enables you to pay off your home with your rent money.

There is no charge made for any services rendered to you until a final arrangement is made to your entire satisfaction. You need not hesitate, therefore, to consult us as freely and as often as you please.

We shall make no extravagant promises, save to say that we shall endeavor to do our best. We can promise no more. You should be satisfied with no less.

Very cordially yours,

PINES BUILDING COMPANY, Inc.

By Julius L. Pines,
President.

JLP/S



GET OUR EXPERT ADVICE AND YOU WILL FORGET YOUR PROBLEMS

A HOME BUILT TO ORDER EXPRESSES YOUR TASTE AND REFLECTS
YOUR PERSONALITY

A Few of the Homes Built by PINES BUILDING CO., Inc.



One of Five Houses
Rhofran Realty Co., Long Beach, N. Y.



William Perry, Jamaica, L. I.



Helen M. Day, Long Beach, N. Y.



Harry Brown, Paterson, N. J.



S. Feidelman, Rockaway, L. I.



W. Schumacher, Flushing, L. I.



H. Martin, Tenafly, N. J.



I. Welle Bloomfield, N. J.

THE BEST TIME TO BUILD A HOME IS NOW

Why You Should Build Your Own Home

The following are a few brief extracts from a series of articles on home building, written by JULIUS L. PINES, Esq., *our President*, which appeared in four daily newspapers from July 13, 1924 to September 26, 1924.

From the Daily Forward, July 1924

"There are thousands upon thousands who bitterly regret not having built homes of their own years ago at a time when they could do so but would not. *Now they gladly would but cannot.*"

"Many of them have since lost their hard earned money in many ways; either through failures of private banks, failures in business, through 'get-rich-quick' enterprises, through partnerships with someone who usually lacked the money but had the so-called 'experience' (now *they* lack money but have the 'experience') or through other ways. The reason, probably, was that because their savings could *easily* be drawn without effort, they were just 'ripe' for such 'investments'."

"Take, *even* the case of the ones who were careful enough *but not farsighted*, to deposit their funds in a savings bank. What benefit have they derived from it? At most, they have received interest at the rate of \$40 per year per thousand. The difficulty of the matter, however, lies in the fact that during the many years that they have received such interest, *the purchasing power of the dollar has decreased*, to such an extent that *at present* they have *less money* (in the sense of the ability to buy) than their original capital."

"Now, *compare* their condition with the condition of those who were **BOTH careful and far-sighted** enough to invest a thousand or two thousand dollars

in a home of their own. What have they to show for their money? Why! **A HOME OF THEIR OWN!**"

"They (who have acquired a home) have not gone through those years in *constant fear*; fear, of a new landlord who might raise the rent; fear, of complaints from neighbors because of noise when guests visited them; fear, that when, for reasons, peace and quiet were *essential* in the home, lest disturbing and noise-making guests should visit their neighbors; fear, in time of epidemic, that their children would contract diseases from children of the neighbors on the same floor or even in the same house; fear, that their children (*who need play as much as air*) should suffer an accident in the crowded streets through automobiles, cars and otherwise; fear, of constant quarrels with the landlord for steam, hot water and other *necessities*."

"Those (who have acquired a home) have in all probabilities, a porch, to sit on and enjoy; possibly a sun parlor which is steam heated; convenient for entertaining and healthy to sleep in; a yard, where children can play undisturbed, without restriction and fear of accident; where a hammock is placed for rest and pleasure; a garden where vegetables grow for the table, and flower beds where flowers are blooming *to brighten the home*."

"They (who have acquired a home) have *absolute privacy*; they do not disturb others and others do not disturb them; their home is possibly located near the seashore where they may combine city con-



BUILD THE BEST. A PINES HOME

venience with seashore pleasures, saving the expense of a summer home and enjoying these pleasures not only through the summer but throughout the beautiful spring and fall months, without any extra expense."

"They (who have acquired a home of their own, years ago) have probably PAID OFF the second mortgage with their rent money and have the carrying charges of their home for *less than one-third* of the rent value, permitting them to save more and more for additional luxuries."

"Again, who can estimate the value of the feeling of PRIDE to be the owner of a home; the feeling of SECURITY for oneself and one's family, the *incentive* to the ambition to save more and more, the results of compulsory saving in a home which makes savings easy and prevents *unnecessary* withdrawals from savings, and, at the same time, when money is absolutely necessary, gives the CREDIT *upon which money can be realized.*"

"What is *more important*, however, is that the investment is the *safest in the world*. Nothing can happen to a home except fire, against which one is *insured*. It is not only the safest investment but it is *the best* for the reason that a private home is usually built in a *growing section*. With the increasing growth of the *section*, the value of the home is constantly increasing *without any effort* on the part of the owner, making the savings greater *as time goes on.*"

* * *

*From a Six Column Article
Under the Headline*

"AN IMPORTANT MESSAGE FOR THE HOME SEEKER."

*The Daily Morning Journal,
August 31, 1924*

"There are iron bound economic laws that make the building of a home the safest and best investment in the world. Substantial profits are *inevitable*, while losses are almost *impossible*. These

laws have no "ifs" and no "buts" and can be proven *conclusively.*"

"They are as follows."

SUPPLY AND DEMAND

"It is known that the price of an article is controlled by, and depends upon, the economic law known as the law of 'supply and demand.' It is obvious that the greater the demand for an article (as, for rooms in a small town where a convention is being held) the greater the price. Similarly, the smaller the supply of an article (such as, for example, wheat at a time of bad crops), the greater the price."

"Supply and demand, however, may be only *temporary*, (as in the examples above given). The result, therefore, is likewise, temporary. Accordingly, one cannot depend on such temporary causes to plan for the future."

"*Growing Supply to Meet Demand.* Even when a demand is permanent and steadily growing (as in the automobile industry), there will be a limit to the price because the supply *would grow likewise, to meet the demand.* The article in question would then, however, be manufactured or imported in large quantities. The price, then, instead of increasing because of the demand, would be likely to decrease because of the *growing supply.*"

"*Limit of Supply.* The only time the price will not decrease when the demand is great, is when the supply is *limited* and *cannot be manufactured or imported in quantities.* Radium is an illustration of such an article. The demand for radium is great but the supply is *absolutely limited* as it cannot be manufactured or imported. The price, accordingly, is hundreds of thousands of dollars per ounce."

"*Margin of Desirabilities.* Another limit to the increase of price is what is known in Eco-



nomics as the *'Margin of Desirabilities.'* One does not part with money in *exchange* for an article unless the *desire* he has for the article is either *greater* than the desire to keep the money or, that the value of the money *to him* is less than the desire for the article."

"If, there should be found an article for which the demand is great and the supply limited and the article be of such a kind that (if a luxury) one can get along without it, or, (if a necessity) it could be substituted by another article, then the result would be *not* an exorbitant increase of price, but a *stoppage of buying*. Should, for example, the price of radios, (which are luxuries) be prohibitive, most of the people would get along without them. If, for example, the price of wool (which belongs to the class of clothing and is a necessity) should be prohibitive, people would *substitute* it by using cotton instead."

"You will understand, therefore, that should there be an article for which there is a *great demand, constantly increasing*, which demand is becoming greater and greater as time passes by; an article of which the supply is *absolutely* limited and is *constantly* becoming less and less as time passes by; an article upon which the margin of desirabilities is *absolutely unlimited* because one *CANNOT* get along *WITHOUT* it; an article which at the same time, *CANNOT* be dispensed with and *cannot be substituted*; such an article *MUST*, (as an *absolute economic law*), *CONSTANTLY INCREASE IN PRICE.*"

"*SUCH AN ARTICLE IS A HOME IN THE METROPOLITAN DISTRICT OF NEW YORK.*"

"The metropolitan district of New York is growing in population yearly, *not* because of immigration (as may be seen by the fact that *during the war* when immigration was at a standstill, population *increased* and the scarcity of homes was *great*), but because of the

natural increase caused by marriages and births and, *mainly*, by an influx of population from other parts of the U. S., to the *desirable* metropolitan district of New York."

"This district being the richest, healthiest, the nearest to sea and mountains, having the best of everything, *attracts like a magnet*, persons from all over the U. S. The area, however, is *absolutely limited* (it cannot be manufactured and cannot be imported). The *unbuilt* sections are constantly becoming *less and less and will soon disappear*. The home is a *NECESSITY* that *CANNOT* be *SUBSTITUTED*. What is going to be the result? Not that the metropolitan district of New York will cease to grow. *This is impossible*. No matter how crowded conditions will become, New York will grow. *The result will be that prices of homes will become higher and higher.*"

"*Value of Money.* The recent war has emphatically illustrated the law of economics that the value of money does not depend upon the unit name it is given, *but upon its purchasing power*. In Russia, Poland, Austria, Germany and other European countries, people were at times earning millions of money units, (be it rubles, marks, kronens and the like,) but were yet in the *direst need* for the reason that the purchasing power of their money units had practically become nil. Prices and purchasing power of money are like, being on a scale. *The less* purchasing power there is in a money unit, *the more it takes to buy articles* and the higher the cost of the article. By the same token, the higher the cost of an article, the less purchasing power there is in a money unit and *the less wealthy* one is in possessing such units. One cause reacts upon the other in the same ratio. In Europe, the value of money became less and, for that



BUILT CORRECTLY BY A CAREFUL, CAPABLE COMPANY, FOR
CONTENTED CUSTOMERS

reason, the price of articles became high. In America, the price of articles became high during the war and for that reason, the *value of money became less.*"

"Cost of Living Constantly Increasing. If you search your memory, looking backward, you will realize that while there may be a few 'ups' and 'downs', of a *temporary* nature, the constant trend of the cost of living is to become higher and higher. The reason is that the *standard of living of people is becoming greater.* What was once a luxury is becoming a necessity. The higher the standard of living, the more labor *justly* demands and gets. As soon as the cost of labor increases, the commodity manufactured by labor *increases in price*, with the result that other persons *need more money* to buy that commodity. These persons in turn require *greater pay*, first, for the reason that their own necessities have increased, and second, because they have to pay for the increase of price of articles where labor gets more money. The more they get, the higher the price and the *need becomes still greater.* This is a *vicious circle, constantly continuing.* There is always, therefore, a re-adjustment going on of wages to the cost of living, with the *inevitable* result that the *cost of living is mounting up.* In war times, this condition is more acute and striking. In normal times, it is slower. Slow as it may be, however, it becomes important because it is *sure and constant.*"

"The one, therefore, who saved money in a bank, even if the units of his money increased (because of interest) found out that the *VALUE* of his money has decreased because of the *higher* cost of living and the *decrease* the *value* of the unit in *purchasing power.*"

"The *only safe way* of having an investment *increase* (not *only in name*, by getting interest thereon, which, together with the interest, is worth *less* than the money at the time of the investment)

is to invest in a commodity which *always increases in value.* *Except real estate*, there is no other safe commodity, that one can invest in, that combines *all* such elements of safety in it that it can be kept without damage of losing and is not being *deteriorated by time.*

"Another important point to consider is that, when, for example, in a home, the increase caused by the growth of the neighborhood and other causes is, (let us say), 10%, the profit to the owner on the investment, *is more than 40%.* The reason for it is that if one, for instance, has an \$8,000 home, his investment therein is only about \$2,000. If the value of the home increases 10%, which is \$800, the benefit and profit to the home owner is \$800 *upon an investment of \$2,000*, which is about 40%. Owning lots has a number of the advantages above enumerated, *except* that interest on the investment has to be paid, which together with taxes, may sometimes offset *all (or a great part)* of the increasing value. In a home, the use of the home (which is equivalent to the rent), is of a value that not only offsets the interest charges and expenses but *offsets a part of the investment.* The home owner has therefore a *double profit*: one being the *difference* between the value of the rent and the carrying charges, and the other, the *natural increase of values in the neighborhood* (because the section is growing and because values in general became higher). Even the amount one pays as interest on his mortgages is *less* than the *face* amount, for the reason that if money is constantly *decreasing* in value, he gets the money at a time when it has a greater rate and *pays off the money at a time when it is cheaper.*"

* * *

From The Day,
September 26th, 1924

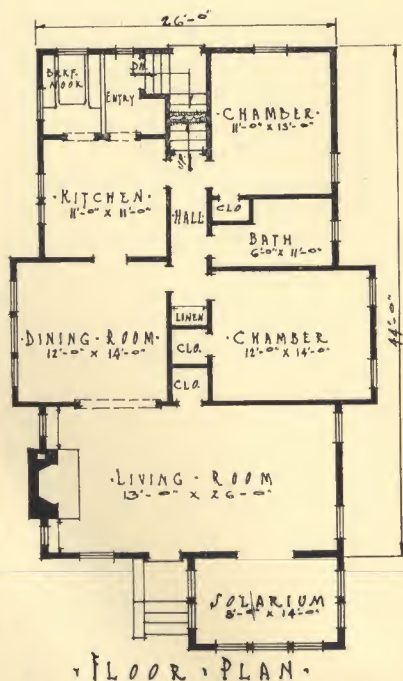
"In Hamlet, there are the famous lines, 'To be

(Continued on Page 18)





THE BRESLIN



THIS home possesses a rare combination of pleasant beauty and practicability.

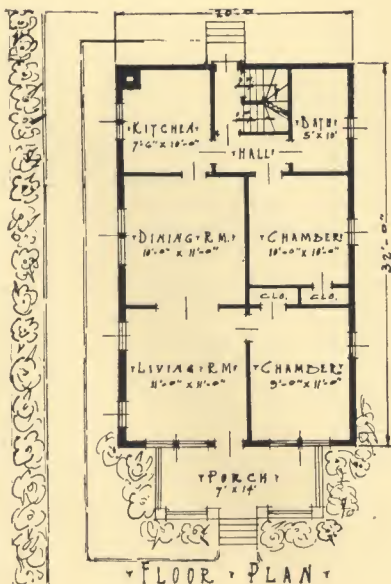
A Solarium and a charming breakfast nook, are not the only special features of this home of delightful detail. The exterior is very neat and refined. The combination of brick and stucco, artistic, and interior arrangement are exceedingly practical. This charming home will go nicely on a 40 foot lot.

WE BUILD FOR BUILDERS. WHY NOT FOR YOU?

THE DESIRE TO OWN A HOME IS A NATURAL INSTINCT OF ANY
REAL MAN OR WOMAN



THE BERKSHIRE



THE sum of human happiness has been infinitely increased by the millions of privately owned homes.

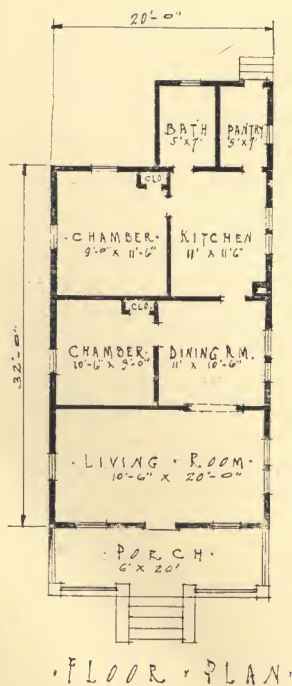
This home is appealing at first glance; it expresses the idea of *cheer* and hospitality.

The Berkshire is a home of five rooms and bath in which comfort, special care as to details and other little touches have produced a well-balanced home at an astonishingly reasonable price.

WE BUILD A HOME CHEAPLY BUT WILL NEVER BUILD
A CHEAP HOME



THE PROVIDENCE

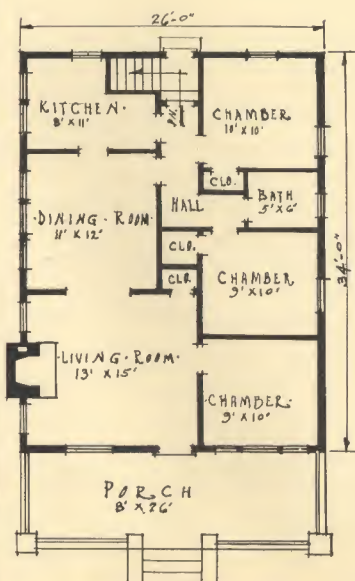


A *SPECIALLY priced* all year round five-room and bath bungalow with enough space in the attic to construct three future rooms is shown in the "Providence." It contains full size cellar foundation, double floors, painting to suit, white porcelain enamel plumbing fixtures, modern heating system, electric fixtures, etc. Built complete on your lot anywhere within 25 miles of our office.

THE ADVANTAGES OF HOME OWNING WERE NEVER GREATER THAN NOW



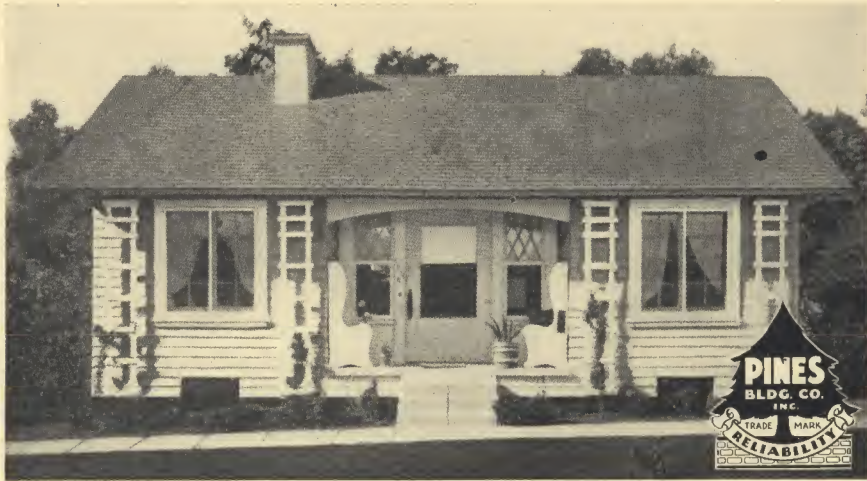
THE BINGHAM



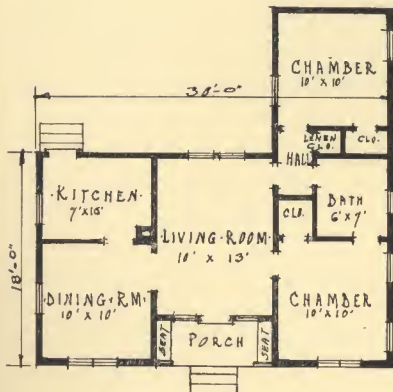
TAKEN all in all, this little bungalow with its cozy porch, nestling under the low spreading roof, makes a home of *unequalled beauty and coziness.*

A select, roomy bungalow designed on strictly modern lines. The spacious living room with its large fireplace, light, airy, dining room and compact, convenient kitchen all go to make up this model little home. It contains 6 rooms and bath and is well arranged for privacy and comfort.

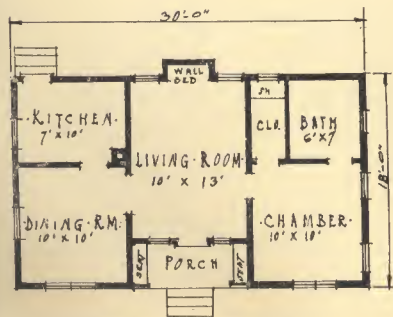
OUR SAVINGS WILL ENABLE YOU TO BUILD THE SAME HOME AT LOWER COST,
OR, A BETTER HOME AT THE SAME COST



THE BRIGHTON



· FLOOR PLAN ·



· FLOOR PLAN ·

HERE we have an *unusual floor plan*, insuring contentment with an artistic exterior well suited for a 40 foot plot. In the living room is a wall bed which can be used as an emergency bed or for regular sleeping purposes. The front porch with the craftsman design benches are a pleasing innovation. Painted white with a green roof the effect is very *pleasing*. The alternate plan shows an extension for an extra bed room, which would be necessary for a larger family.

A HOME BUILT IN A GROWING NEIGHBORHOOD MUST YIELD GREAT PROFITS

To Build or To Buy

By JULIUS L. PINES

The *modern tendency* of the home seeker is to build a home *to order* rather than to buy one that is ready made.

As a matter of fact, because of that very tendency the writer has *discontinued* building ready-made homes to sell, *concentrating all his activities* on the building of homes made *to order*.

The reason for that tendency could be summarized in one sentence and that is: "*That a ready-made home is HARD TO SUIT.*"

To elaborate:—The one who wants a home of his own has certain *specific needs, desires and ideas*, (depending on his *means, circumstances and tastes*) which he *MUST* meet. It is absolutely essential for him to have a certain number of rooms in a certain location, laid out as to a certain plan, of the *right size, TO SUIT* his requirements. He desires fixtures, decorations, the artistic design of the home and its general appearance to *SUIT* his individual taste. He has a certain partiality towards the kind of *material* he would like to have his own home built of as to whether it be of stucco, frame or brick. He has certain, well defined, to him, ideas as to the *improvements* his home should contain for luxury, utility and beauty.

The amount of initial cash to be invested, the cost of his home, the amount, length and term of the mortgages *must* all be *SUITED* to his means.

The problem of the home seeker to obtain a home to meet *all* or even most of these requirements is quite a *difficult* one.

The builder of homes in quantities, *ready-made*, to be sold at a profit, does *not* see his customer until the homes are *built*. He is compelled, therefore, to

make the best *guess* in preparing *ONE* plan and to build all homes in one operation, practically *on the same plan*.

The home seeker is then obliged to *HUNT* from place to place until he can find something that will, *at least in part*, meet the requirements that he desires.

Should he find in one development that the section is suitable, he is disappointed to find that the number of rooms may be either *too many or too few*. If, by coincidence, both happen to suit him, he is likely to find that either one or many of the following; the layout, the size of the lot, the kind of material, the general appearance, the improvements, the fixtures, the decorations, the design of the home and other such matters, are *NOT* what he wants, desires or *needs*. If he decides to *sacrifice* many of his wishes in order to get the others, he may just find that either *the price*, the initial investment and/or the mortgages *DO NOT HAPPEN TO SUIT*.

To find in a *ready-made home* *ALL* that is desired, requires *TOO MANY COINCIDENCES* which make it well-nigh *impossible*.

In addition, there is the *DANGER* that the home seeker (who is usually inexperienced,) may be misled by *outward appearances* of a home, which is, by far, the *least important* factor, compared with the *QUALITY* of the material, the *permanence*, the *solidity* and substantiality of construction. The difficulty is, that once a house is finished and *covered up* with fine painting, shiny fixtures and other such *exterior* matters that *catch the eye*, it is hard, *even for an expert*, to



OUR SUCCESS EXCEEDED OUR EXPECTATIONS. THERE ARE
REASONS FOR OUR GREAT SUCCESS

judge as to the quality of the most important elements that lie *hidden underneath*. On the other hand, when one builds a home to order, he is in a position to select a lot in the location he most desires. His plan for the house, the size, the layout of the rooms, the kind of material, the improvements it should contain, the price of the home, *the exterior and interior appearance*, the color and kind of decorations, etc., etc., can all be arranged *in advance*, to give expression to the home seeker's *own individual taste* and personality and to *SUIT his own* pocket-book, *his own* ideas, *his own* circumstances and *his own* desires.

He can have his home built *where* HE wants, *when* HE wants, and *how* HE wants the same done.

When one builds a home to order, he can *himself* (or through friends who know) *watch every step*; see the construction going up and see that *not only* the appearance be good, but that the *right* materials are used and that the *workmanship* be excellent.

Not having the so many coincidences (as enumerated above) to tie one up in the choice of a home, he is in a better position to select the building company (when he builds a home to order); *to investigate* and ascertain the matter that is *of greatest importance*, as to the *reputation*, ability, capability and financial standing of the company to whom he entrusts the building of his home; the company that has the greatest consideration for the maintenance of its reputation; a company that considers *its greatest asset* the *good-will* of its customers (because of the business they constantly obtain through *recommendation* from satisfied owners); a company that builds in quantities, with cash and *through experts*, affording thereby, *great savings* in cost of labor and material and expense of financing, *permitting it to give these savings to the home seeker*; a company that has financial resources for making

the *best* arrangements for mortgages on EASY TERMS; a company to whom one can turn over such an important matter (to a home seeker) as the building of his home, in perfect *trust and confidence* WITHOUT FEAR OR WORRY, knowing well that such a company COULD NOT AFFORD to have any blemish on its reputation and that, therefore, it would be to its own interest to treat its customers *fairly, squarely and honestly*.

Moreover, considering the quality of a home made to order, *it costs much less to build a home to order than to buy it ready made*. The main reason is that it eliminates the great profit of the general contractor.

We can *prove* to you that we ourselves have built for many lot owners to, and did, sell at *great profits*. For example, we have built a group of homes for one Company which has *refused* thousands of dollars of profit on *each* home.

That Company deserves all it could earn as a profit for the reason that it had to make an investment, *guess* as to the desires of the prospective purchaser, *pay commissions* for the selling, *pay* the maintenance expenses and interest charges until a sale is made, and for other such reasons.

The point, however, is that the lot owner who does not have to pay the commissions, who can move into the home *as soon as* completed and begin *utilizing* it, can *save this profit by coming direct to us*.

For the home seeker to obtain a home which will suit *HIS plans, purse and purposes*, there is no OTHER AND NO BETTER WAY THAN TO BUILD A HOME TO ORDER.

PINES BUILDING
CO., INC.,

By JULIUS L. PINES,
President.

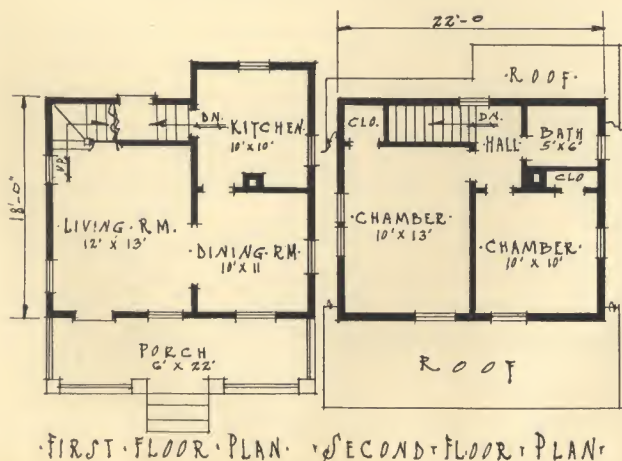


SUCCESS REASON (1). OUR PERFORMANCES EXCEED OUR PROMISES



THE CRESTON

ONE of the *most popular* homes we have ever built. Compact, substantial and of solid construction *throughout*. Note the large, comfortable, well arranged rooms. Plenty of windows, provide plenty of light air and cheerful sunshine; all go to make this little home comfortably cozy.

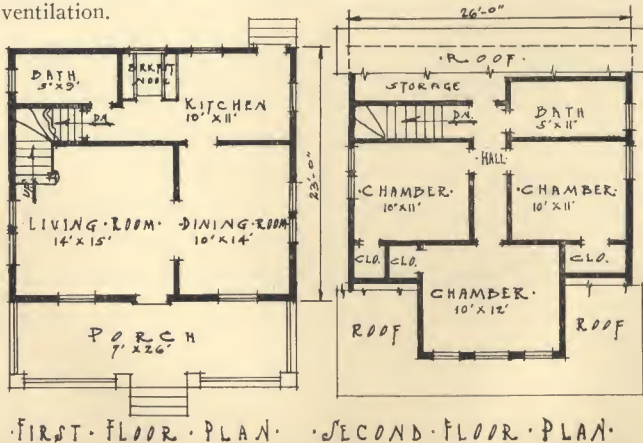




THE CHARLESTON

AN exceedingly attractive story and a half home, along graceful lines, giving a cottage appearance but with the roof high enough so that *three (3) rooms and a bath* may be placed on the second floor.

The plan has a great many admirable features such as a large open porch, breakfast nook, and *built in* fixtures in the kitchen. The bath room is located above the kitchen giving a *simplified line of plumbing*. Plenty of windows assure plenty of light and ventilation.

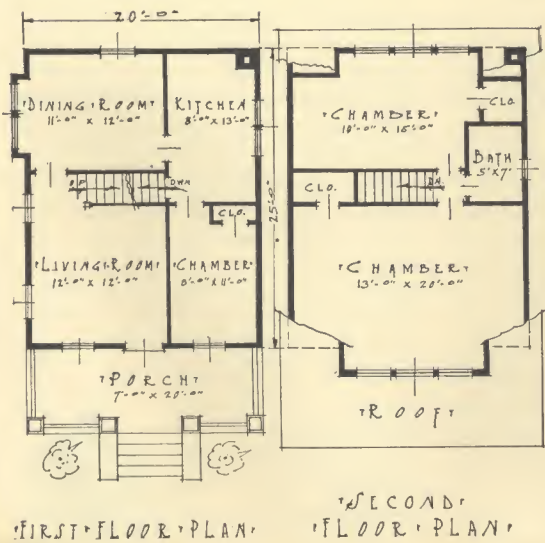


HAPPY ARE THOSE WHO ARE MONTHLY PLACING THEIR EARNINGS IN
A NEW HOME OF THEIR OWN

TO AVOID EXPENSIVE MISTAKES, TRUST ONLY THE ONE WHO IS TRUSTWORTHY



THE CALEDONIA



AN uncommonly attractive type of dwelling. Looks like a love nest. Excellent floor plans, an attractive sensible exterior and economical construction make the Caledonia a house among thousands. It contains 6 large rooms and bath, and spacious open porch which may be easily glassed in. It is truly one of our most popular designs. The large master bedroom is a noteworthy feature and taken as a whole, it is of a character that will long retain popular favor.

NO WOMAN HAS EVER DONE THE BEST FOR ANY HOME BUT HER OWN

(Continued from Page 7)

or not to be, that is the question.' Many home seekers similarly say to themselves, 'to build or not to build, that is the question'."

"On one hand, they see the *satisfied home owner* who acquired a home of his own; who paid off the mortgage with his rent money and who will, (in a short time after the home is paid off,) enjoy the comfort and convenience of a home of his own at a cost of about *one-third of his rent*. Seeing that, they, of course, *want to build*. On the other hand, they think that there is a possibility that at a later date, the cost would be less."

"To help answer this question, it might be sufficient to say that it is the *unanimous* opinion of the greatest experts and authorities in the building line that a combination of circumstances exists *now* which makes the building of homes for individual home owners more desirable, profitable and advantageous than any time in the future, for many reasons, some of which have been stated in my previous articles, and some are the following.

Previously, on account of *acute* home shortage, the big financial institutions have withdrawn their support from the builders of business property so as to encourage home building. The result was that during many years there was created a *shortage* of such business property. This shortage is now *feverishly* being made up by construction of big business property, creating a *great demand for labor and material*. In addition, the multi-millionaires have been showing a dislike for their palaces on Fifth Avenue and other such parts of New York City, resulting in all these valuable plots being sold to builders who are to erect thereon, high-class apartment houses, thus still greater increasing the demand for labor and material and decreasing the supply."

"*Decrease of Supply of Labor by Reason of Immigration Laws*. The effect

of the new Immigration Law is to practically shut off immigration from those countries (not Nordics) from which practically the entire supply of building labor, skilled and unskilled, came. The American born has better opportunities than to become a laborer and is even reluctant to become a skilled mechanic. The building trade unions are *well organized* and are not likely to permit a great supply by admissions to the unions. All in all, therefore, the supply of labor and skilled mechanics is going to become *less and less*, resulting in higher prices, not only directly as to labor and mechanics, but also as to material which, in its turn, depends for its manufacture, on labor and mechanics.

"Between 'NOW' and 'LATER,' there is a loss in three ways, (1) The loss of the difference that in the meantime you pay part of the mortgage *with your rent money*, (2) the loss of the difference between the value of money 'now' and what is likely to deteriorate in purchasing power 'later', (3) the loss of the difference, in the meantime, between the *added* value of *built property* which is always increasing because of the building itself."

"You have probably met the class of people that can be classed as 'if I were' people. Those who constantly preface their remarks with saying 'if I were' wise enough to do this or that or anything, in its right time, *I would now be richer*. The expression of constant regret for lost opportunities is on their faces. *The same opportunities* exist now and the same type of people will be met a few years from now with the same expression and the same statement.

"If you desire to be helped *economically* and *socially* to be not only careful but *far-sighted*, to be wise but not otherwise, to *understand*, but not to *stand* (in one place), DO NOT BE AN 'IF I WERE PERSON'."

JULIUS L. PINES.



SUBMIT YOUR IDEAS TO OUR ARCHITECTS WHO WILL TRANSLATE THEM INTO BEAUTIFUL REALITIES

Words Are Cheap; Facts Count

F A C T S

There is no line of business in which integrity, moral soundness and honesty of conduct *count* so much as in the building of homes to order.

* * *

The value of a building contract is like the value of a check, depending not so much upon what is stated *inside*, but upon the *signature* that is BACKING it.

* * *

An honest building contract is not only important as to what it CONTAINS, but as to what it does *not* OMIT. It must have no "ifs" and no "buts" and no loopholes for charging so-called "extras."

* * *

Two homes may be separately built under the *same* plans and specifications and under the *same* general wording of contract, by *two* separate concerns, yet one of them will be built in a way that is "*wise*" and the other in a way that is "*otherwise*," for, it is not only the outward appearance, but the *workmanship*; not only the plans but the *quality* of material; and not the specifications but the expertness of building that make a *home worthy* of that name.

* * *

A home will not reflect *your* personality, nor express *your* ideas unless the *spirit* of the contract is lived up to and not only the *letter* but the *spirit*.

* * *

The best advice to a lot owner is to spend all the time he can afford *before* a contract is made, in a *rigid, strict* and *thorough* investigation of the facts submitted by the building company, so as

to find out whether that company is the *one able* to carry out the contract in *letter*, reliable to carry out its promises in *spirit*, and capable and reputable in every respect to insure satisfaction.

* * *

Our Company gladly invites, *advises* and urges such an investigation.

* * *

We stand ready to convince you by *proving* to you that:—

* * *

Throughout our existence, we have had no lawsuits, no liens, no claims and no default in any payment.

* * *

No undertaking is too big or *too small*. That we have already had operations from the building of 25 homes in one enterprise involving about \$150,000 down to the smallest operation of a few thousand dollars each.

* * *

We have built many homes at a time for single lot owners who built to, and did, *sell at a profit*.

* * *

Everyone *without any exception*, with whom we dealt is *fully satisfied*.

* * *

For the purpose of your investigation, we are willing to let you choose from our books the name of *any one* or more with whom we have dealt, be it lot owner, *material* man, bank, etc. with whom you can communicate to find out *what they think* about us.

* * *

We have bank credits



of tens of thousands of dollars given to us without any security.

* * *

We have *unlimited* credit with the biggest material men on 4 and 5 months dating.

* * *

Throughout our transactions amounting to hundreds of thousands of dollars, we have never paid a *single cent* for any "bonuses."

* * *

Every fact stated in the testimonial letters printed elsewhere in this booklet is absolutely true.

* * *

Any question that has ever arisen between us and a customer was decided *in favor of the customer* for the simple reason that we recognize and realize that *good will* is too valuable an asset and *must* be maintained at any cost.

* * *

That we count among the people for whom we built homes, men of standing in the community, big merchants, professional men and the like, who know how to investigate a situation and who deal only with persons whose reputation is unblemished.

* * *

Our statement "that our contract includes *everything*", is given the *broadest meaning*, namely, that any item that is necessary to make a home complete is considered as *included in the contract*, whether it is mentioned in the specifications or not.

* * *

That special services are rendered without charge, as for example:—

* * *

Our legal department at 217 Broadway, New York City, searches, free to the customer, *every title*, in a most thorough manner, and cures any defect that

is found in the title, without any charge.

* * *

That our record shows that about one-half of the titles our legal department searched were *defective* in one form or another, and some of the defects were *very serious*. Either the customer or the one who previously owned the property had no title or there were certain mortgages that were *not* properly released or satisfied and the like. All such defects were finally and in some cases, *at great effort*, absolutely *cured* so that title was *free and clear*.

* * *

That, similarly, all our other departments as drafting, architect's, surveying, engineering, financing, etc. are always at the call of the customer *to assist him* in any manner possible so that the home that is finally built for him shall be *SUITED* to his tastes, ideas, purse and conditions.

* * *

That because of our great financial resources, quantity building, exceptional credit, expert supervision, systematic arrangement, we are able to *afford great savings* and get the most for the least, always, however, bearing in mind that there be *no sacrifice* to the *permanence*, *solidity* and *beauty* of construction.

* * *

That we are steadily living up to the idea expressed in our trademark, which is: *PINES BUILDING CO., INC., ON A FOUNDATION OF RELIABILITY*.

* * *

REPUTATION FOR INTEGRITY IS A PERMANENT ASSET, TOO VALUABLE TO BE EXCHANGED FOR THE TEMPORARY PROFITS OF OVERCHARGING A CUSTOMER.

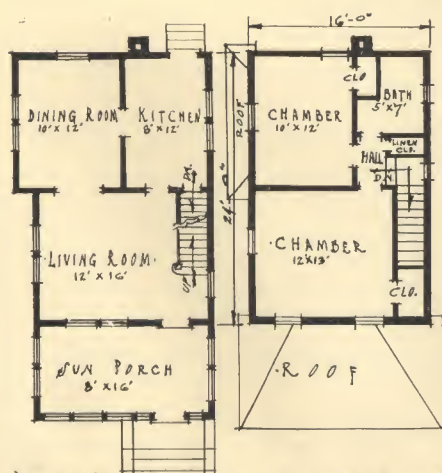


OBEDIENT THAT IMPULSE! CALL, WRITE OR PHONE FOR AN APPOINTMENT

SUCCESS REASON (8). A PINES CONTRACT HAS NO "IFS", NO "BUTS"
AND NO "LOOPHOLES" FOR "EXTRAS"



THE SCARSDALE



FIRST FLOOR PLAN SECOND FLOOR PLAN

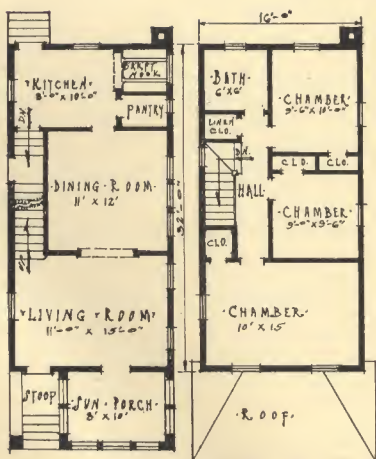
A comfortable distinctive home of 5 rooms, bath and sun parlor with bay window in Dining Room, large closet space, linen closet, and built in kitchen features is shown in the Scarsdale model. The exterior with half clapboard and shingles, stucco porch and brick stairway, make a rare arrangement of materials whose combination of colors are a delight to the eye.

SUCCESS REASON (9). WE LIVE UP, NOT ONLY TO THE LETTER
BUT TO THE SPIRIT OF OUR CONTRACTS

SUCCESS REASON (14). OUR EXCEPTIONAL SAVINGS ENABLE YOU TO BUILD A HIGH-CLASS HOME AT A LOW PRICE



THE STANDISH



FIRST FLOOR PLAN SECOND FLOOR PLAN

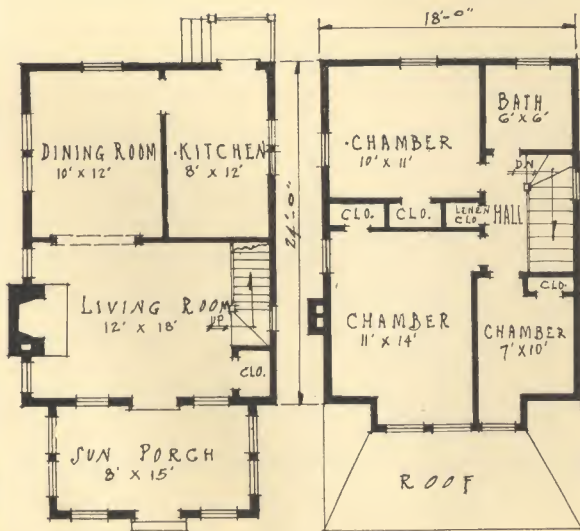
A POPULAR home of stucco, with brick sun-parlor. A large living room 11 x 15, a square dining room 11 x 12 and a convenient breakfast nook alongside the kitchen, are found on the first floor. Three bed chambers and bath complete the second floor. It comprises a comfortable home designed along economical lines, useful as to every part.

SUCCESS REASON (15). WE HAVE ONLY ONE PRICE—THE RIGHT ONE

SUCCESS REASON (12). GREAT SAVINGS. CAREFUL, EXPERIENCED
PRACTICAL PLANNING OF DETAILS



THE STANLEY



FIRST FLOOR PLAN + SECOND FLOOR PLAN

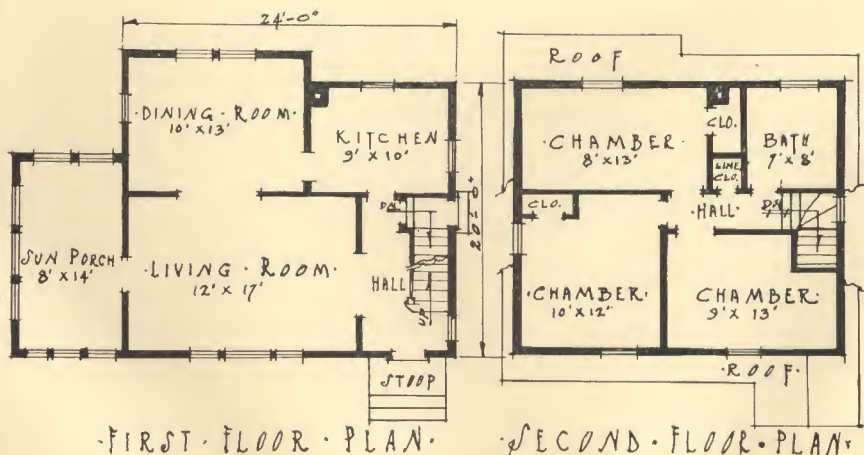
THE beautiful exterior of this house is only matched by its pleasing interior. It has an individual design of character and dignity. The bay-window shown in the chambers allows for a cozy place for built-in chest which can be converted into a comfortable settee. A huge fireplace, great closets, French windows, a beautiful sun-porch and the exterior of English design, stucco and wood, makes this a home to be desired by many.

SUCCESS REASON (13). OUR PRICES ARE SUCH, THAT, TO PAY LESS
IS RISKY, TO PAY MORE IS NEEDLESS



THE SPRINGFIELD

HERE is a delightful Dutch Colonial house, pleasant and *prosperous* looking, which will appeal especially to those seeking maximum beauty and utility at a *minimum expense*. The *spacious* entrance hall, with access to both living room and kitchen, are features always desired in the modern home.



HUMAN BETTERMENT IS FIRST GENERATED IN THE HEART OF THE HOME

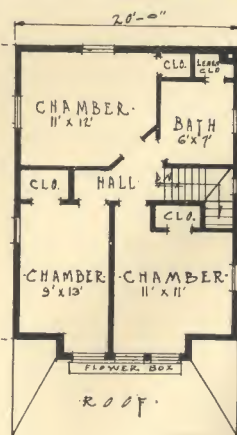
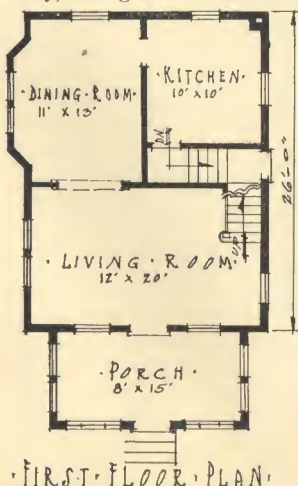


THE SOMERSET

A HOME that appeals to the discriminating. A suburban home of individuality, emphasizing the advantages of special plans for a house with extraordinary surroundings, such as were found on this site. To see this home as it is today, rising in the midst of evergreen shrubbery, in the center of an immense

garden, crowded with glorious blossoms, one does not wonder that these people chose to live far from the hustle and bustle of a busy city.

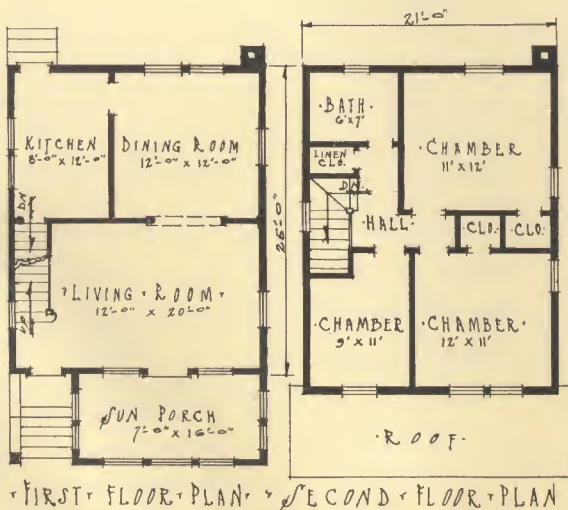
The central entrance for the sun-porch opens to a living room of enormous dimensions; a dining room with bay-window and a large kitchen completes the first floor. Three large bedchambers with closets in every room and a comfortable bathroom make up the second story.



DO NOT ENVY THE HOME OWNER! BE ONE!



THE SETON

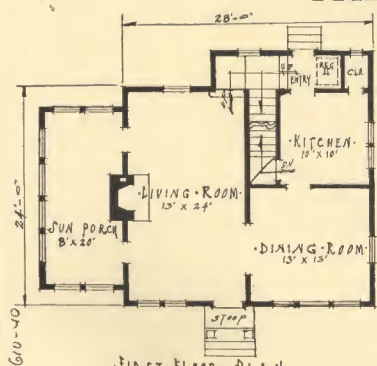


A perfect gem of a home of modern design and convenient arrangement, with the porch roof covering the front entrance stairs. It contains 6 beautiful rooms, bath, and sun parlor and is designed for *maximum comfort and minimum expenditure.*

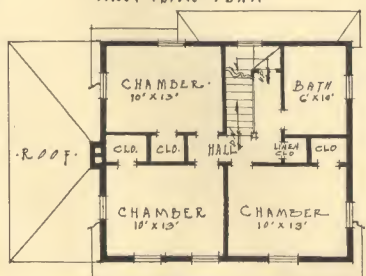
YOUR FAMILY DESERVES A PINES HOME



THE SPENCER



FIRST FLOOR PLAN



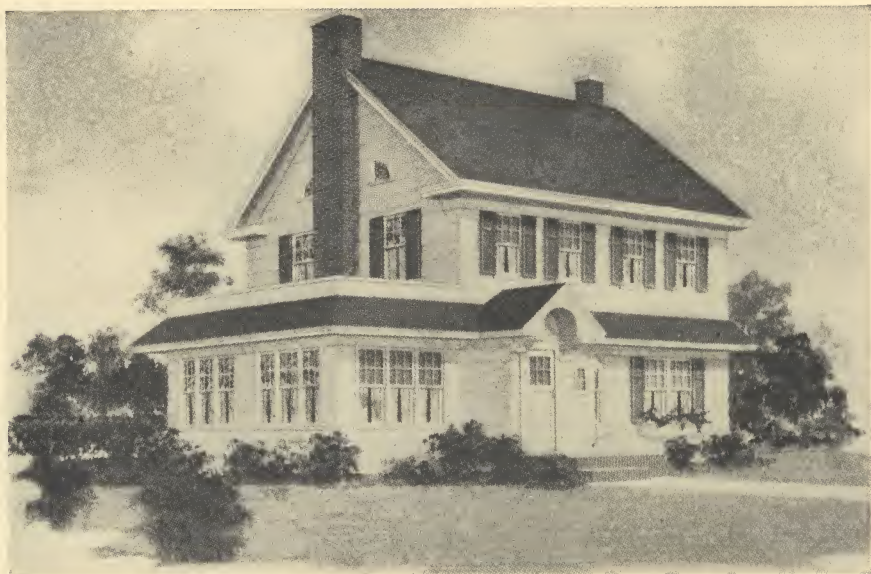
SECOND FLOOR PLAN

HERE is a house distinctively attractive with its charming Colonial detail; a perfect gem of a little dream house, reflecting distinct individual personality.

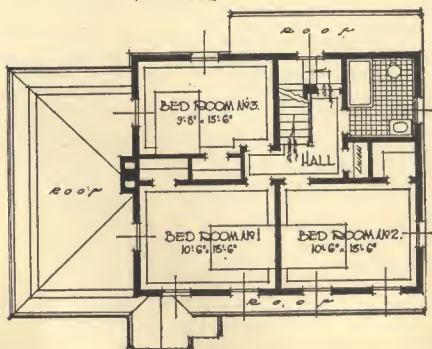
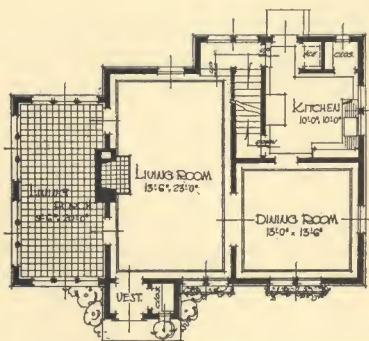
A large living room, with huge tapestry brick fireplace opens on one side to a light square sun parlor; on the other side, to a large square dining room. The location of the stairs with its accessibility to either living room or kitchen is distinctive and practical. It can be reversed as shown on the plan.

SEE A PINES BUILT-TO-ORDER HOME AND YOU WILL NOT
WORRY ABOUT RESULTS

A "HOUSE" IS A CONSTRUCTION TO LIVE IN, A "HOME" IS THE DEAREST PLACE ON EARTH," WE BUILD HOMES



THE SHELDRAKE



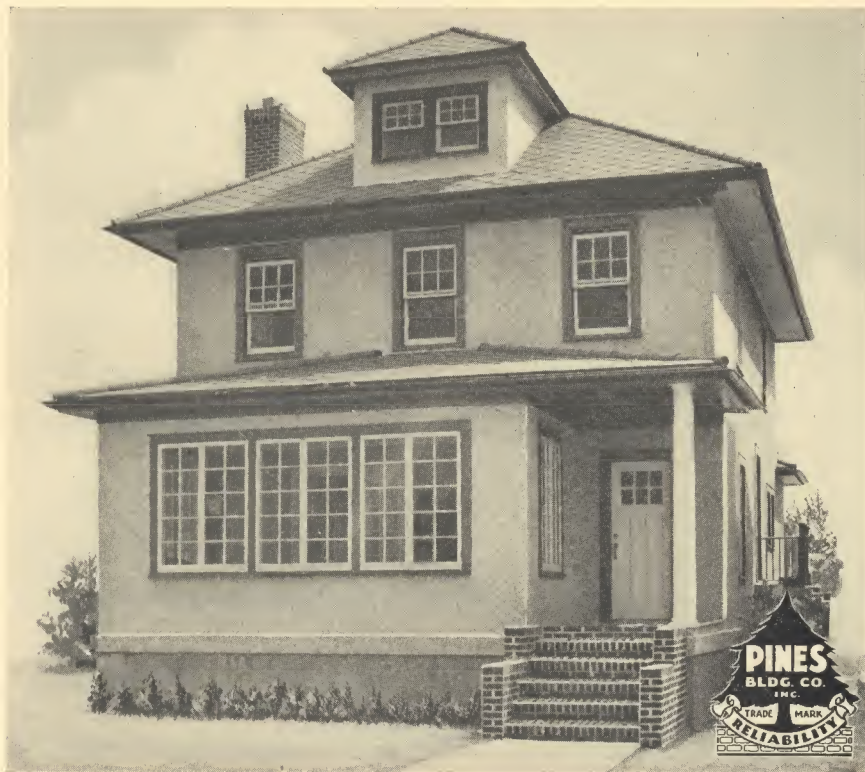
THIS house is a fine example of the *best* that there is in *Dutch Colonial architecture*. Its proportions, beauty and outline are ideal and the house presents an appearance that will cause it to stand out from its neighbors.

The exterior of cornice work and clapboards form an interesting combination.

The living room has a large *open fireplace*. There is plenty of closet space in all the bedchambers. A vestibule with a coat closet are added attractions. Note the large kitchen, closet refrigerator space and red cement floor struck off into squares in the Sun Porch.

OUR TRADEMARK: PINES BUILDING CO., INC., ON A FOUNDATION OF RELIABILITY

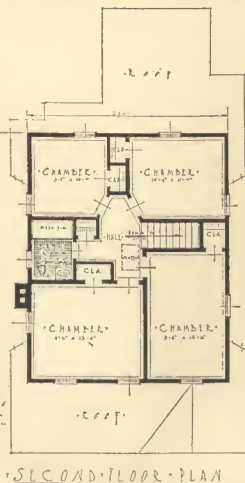
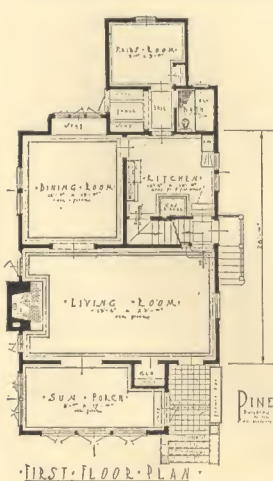
GREATEST VALUE AT LOWEST COST



THE SUPERIOR

A GLANCE at the accompanying diagram will show what an ideal plan was conceived by the architects, insuring *comfort, convenience and contentment* as well as luxury, elegance and charm.

Note the *spaciousness* and lay out of the rooms, (the living room is (23) feet wide),



the number of windows all around (three windows in one master bedroom and 2 windows *each* in the other 3 master bedrooms) the number of closets in convenient places, and outlets wherever possible.

Visualize for *convenience*, window seats in the dining room and sun parlor, breakfast nook with built-in seats and table, composition floorings, built-in ironing board, built-in *safe*, built-in *special* shower in cellar; laundry in cellar, electric in closets, maid's bedroom kept apart, disappearing stairway to attic, large light attic for storage or other purposes, large cellar, dressing rooms for bathing, and other things too numerous to mention.

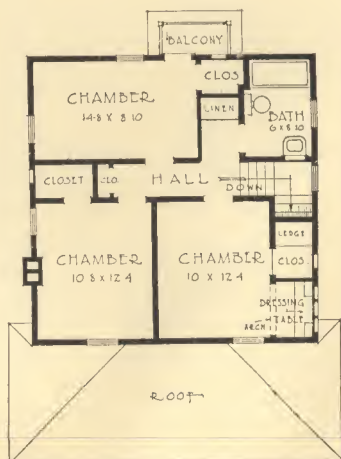
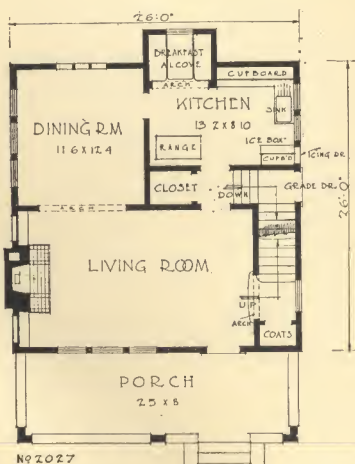
THE SAFEST AND WISEST INVESTMENT IS A HOME; ASK ONE WHO OWNS ONE

YOU OWE THIS PRESENT TO YOUR FAMILY, OF BUYING A HOME
TO INSURE THEIR FUTURE



THE STARDALE

A CHARMING and livable home of stucco.
A large living room with open fireplace, opens into a dining room with an arched entrance. A breakfast-nook is placed in one corner of the kitchen which is complete in conveniences. One feature is a built-in dressing table in one of the master bedrooms on the second floor.



MAKE YOUR HOME A PLACE OF COMFORT AND HAPPINESS

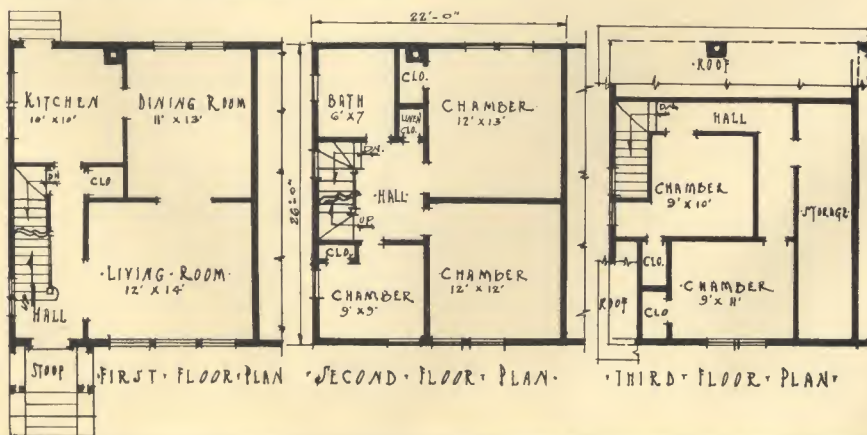
THE DIVIDENDS OF A HOME ARE CONTENTMENT AND HAPPINESS



THE STANLEY-DUPLEX

BEAUTY and *Dignity* predominate in this home of *eight* well-planned and spacious rooms; a home that is luxurious, restful and charming; expressive of good taste.

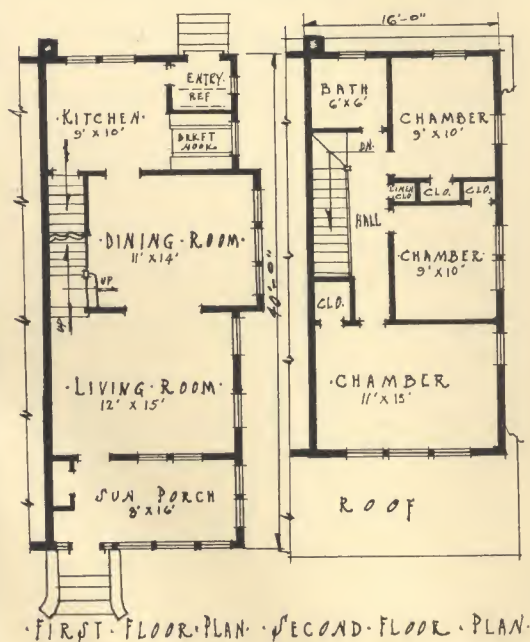
A typical (model) English living-room, a large *bright* dining room and a kitchen, are contained in the first floor. A large hall, (a room in itself) three (3) master bedchambers and bath complete the second floor; 2 more cozy bed rooms are shown on the 3rd floor. This home can be built semi-detached or separate as desired.



THE SAFEST AND WISEST INVESTMENT IS A HOME; ASK ONE WHO OWNS ONE



THE STRAND-DUPLEX



A charming duplex house showing 6 well layed out rooms and bath on each side of a *sound proof* and *fire proof* brick filled wall. Each house has its privacy, its separate entrances, sun parlors, stairways, etc. Note the breakfast nooks, pantries and bay windows. Can be built semi-detached as shown, for economy, or can be built separately as desired.

Extracts from Press Comments

Financial & Commercial World (A Monthly) May, 1925

After commenting on the huge purchases of lots in Greater New York, New Jersey, Connecticut and Pennsylvania by individual lot owners, on which *values have increased*, it states the following.

"This condition while absolutely true, has *its other side* in the fact that lots purchased were considered mere groundage and nothing more and that *without the structure thereon*, its value was lessened and was practically an expense to the holder."

"The Pines Building Co., Inc., whose executive offices are located at 217 Broadway, New York City, is in a position to aid the lot owner materially, turning the vacant property into a POSITIVE investment."

"The Company mentioned in this editorial is *well equipped* through years of experience and will extend to those really anxious to build, not only its own cash, but will furnish architectural plans, engineers and all other factors essential with construtcrual management. The Company has at its offices *hundreds of plans* and drawings from which to select a home. Its financial resources are such, that it can build immediately, the owner of the ground having the privilege of making a small first payment and the balance *similar to rent*. The Building Company will *always co-operate* with the owner, making the financial arrangements SUITABLE to all pocket-books."

Daily Forward, July 5, 1925

After showing a picture of five homes built at Long Beach by the Pines Building Co., it says, among other things, the following.

"The Pines Building Co. which built the above houses at Long Beach which are shown in this picture, has had an exceptionally successful season. The reason therefore was that *they fulfilled their promises made*. In the case of the above houses, same were completed *three weeks BEFORE* the time promised. Mortgages were obtained on them from a Title Company, although until that time, Title Companies did not lend money on Long Beach property."

The Truth, (A Daily), July 12, 1925

"The Pines Building Co. lately built many homes at Long Beach. Five homes are now being built at *Caldwell, N. J.* and many individual homes on individual lots in or about the City of New York. Building of *large undertakings under expert supervision* and with great financial resources, coupled with a *good reputation*, make it possible for this Company to build a home to SUIT everyone's plans, at *reasonable cost*.

"Many of the persons for whom homes were built are so satisfied that they are already making new plans to erect other buildings through the Pines Building Co., Inc. They keep on *recommending this Company* to all who have lots and desire to build homes."

"The Pines Building Co., Inc. makes all arrangements for first and second mortgages *without the payment of bonuses* upon terms that the same may be paid in small monthly payments."

New York American, June 21, 1925

Under the Headline, "BUILDERS PLAN TO SERVE
LOT OWNERS."

"With more than 150 plans of one and two family homes on hand, the Pines Building Co., Inc. of this City, with a branch office in Newark, New Jersey, has embarked on a campaign to build high class homes to order, *anywhere within a radius of 25 miles from New York City.*"



"Because of the fact that *little cash requirement* is made, the operations of this corporation appeal to owners of lots and plots whose land is lying idle for lack of capital and experience to go ahead with residential improvements."

"The firm states that its building programme is proving especially attractive to lot owners who are able to build with little investment and small monthly payments."

Typical Ad of Pines Building Co., Inc.



LOT OWNERS

**For Your Safety,
INVESTIGATE
BEFORE YOU
INVEST!**



Small Cash Payment. Balance Long Term Mortgage

5 Reasons Why You Should Construct A PINES Home

(1) PINES Homes Are Beautiful and Substantial.

Because, from the hundreds of plans we have, our own architects and engineers are ever ready to help you combine the best features to suit your purse and purpose.

(2) PINES Homes Are Economical.

Because, we do our own construction, under expert guidance, in great quantities and with ready cash.

(3) PINES Homes Are Exceptionally Well Financed.

Because, our excellent financial resources permit us to finance your home on a "less than Rent" basis.

(4) A PINES Agreement Is Your Guarantee for Safety.

Because, it covers everything; has no "ifs," no "buts," and no "loopholes" for charging "extras."

(5) A PINES Home Is Backed by a Reputation.

References from banks and satisfied owners will convince you that we live up to our reputation of

Safety, Service and Satisfaction

"There's a Reason for Our Success"

Write or call for illustrated booklet of one and two-family homes

Open daily until 6 P. M.—Evenings by appointment—Sundays 1 to 6 P. M.

**PINES BUILDING
COMPANY INC.**
1440 BROADWAY ENTRANCE N.E. COR. 40th St. N.Y.C.
ROOM 1653 TELEPHONE PENNSYLVANIA 4468

New Jersey Sales Office
156 Market Street,
Newark, New Jersey
Telephone Mitchell 3865

Paterson Branch Office
140 Market Street,
Paterson, New Jersey
Telephone Sherwood 5445



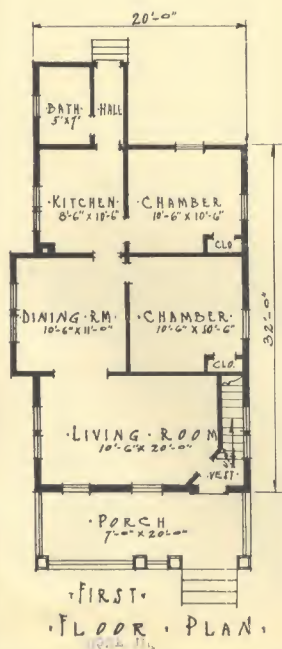
Long Beach Office
322 W. Hudson St.
Long Beach, N. Y.
Telephone Long Beach 1279

Executive Office
217 Broadway, New York City
Telephone Whitehall 1-2

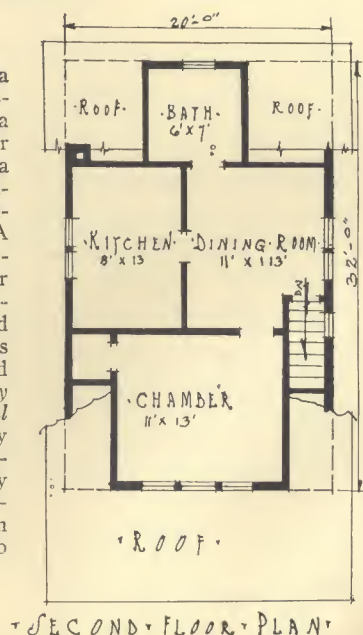
SUCCESS REASON (16). SPECIAL SERVICE, SUCH AS TITLE SEARCHES, ETC., WITHOUT CHARGE



THE NEWTON



HERE we have a cottage converted into a two family home for those who require a little financial assistance in paying the expenses and upkeep. A 5 room apartment occupies the first floor and a 3 room apartment on the second floor. All the rooms are large, airy and comfortable. At *very little more additional cost* than the ordinary cottage, this extremely practical 2 family home can be had allowing its owner an income with which to pay the expenses.

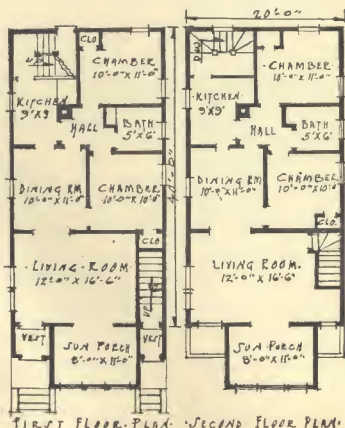


SUCCESS REASON (19). OUR MOTTO IS,—SERVICE; OUR POLICY IS,—HONESTY; OUR AIM IS SATISFACTION



THE NEWPORT

A 2-FAMILY home of comfort and convenience showing *separate entrances* giving privacy is shown in the Newport design. An alternate plan showing a somewhat different arrangement is also indicated. Every room is of good size and *each* bed-room is provided with a clothes closet. Exceptionally desirable is the 20 foot house that could be built on a single lot. The income from one apartment is sufficient to pay the carrying charges of the *entire* house, giving the home owner a beautiful apartment *rent free*.

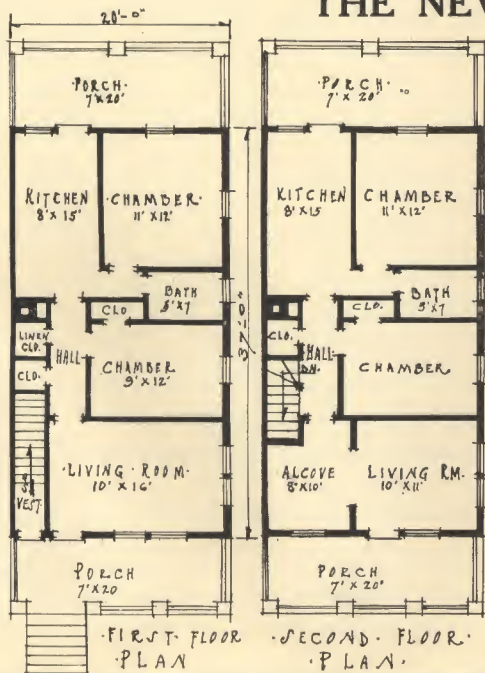


YOUR CONSCIENCE IS CLEAR IF YOU PROVIDE YOUR FAMILY WITH A HOME

SUCCESS REASON (10). ELIMINATION OF WASTE. EXCELLENT FINANCIAL RESOURCES, AVOIDING "BONUS" PAYMENTS ON LOANS



THE NEVADA

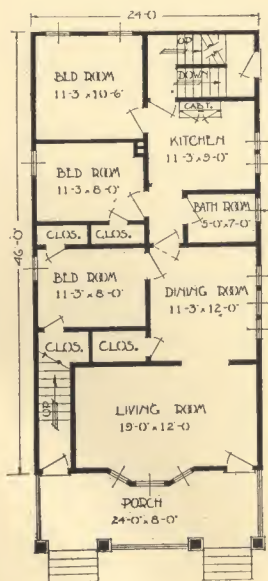


NOTE the large front and rear open porches, especially suited for seashore locations. This 2 family stucco home with all modern improvements makes a wonderful investment for the man of moderate means. It contains 9 excellent rooms and 2 baths and could be arranged to suit the requirements of the most fastidious homeseeker.

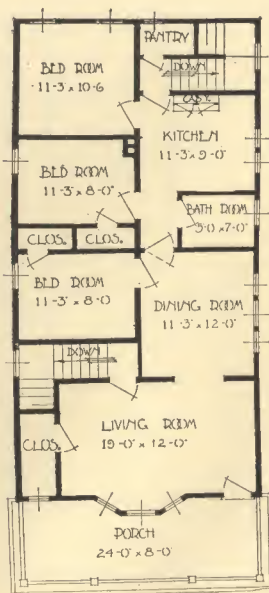
SUCCESS REASON (11). ECONOMY, QUALITY CONSTRUCTION, QUANTITY PRODUCTION BY MASTER MECHANICS



THE NOTTINGHAM



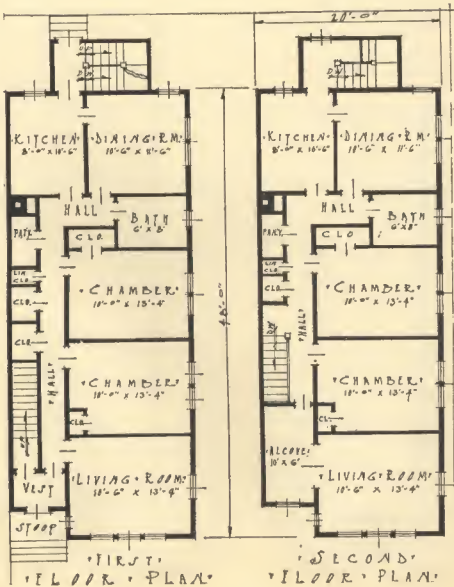
FOR those who prefer *large open* porches, spacious rooms and a good income producing investment we have designed the Nottingham. Layed out for convenience and economy of plan it is undoubtedly good value for the investment. Note the *roomy bay windows* in which comfortable *window seats* could be placed, the rear stairs and the separate entrances, assuring *privacy*.



DO NOT ASK YOURSELF, "CAN I AFFORD TO BUILD A HOME?"
ASK YOURSELF, "CAN I AFFORD NOT TO BUILD ONE?"



THE NOSTRAND



THE Nostrand is a *double 2* family house of 11 rooms and 2 baths on each side and has been especially designed to suit a *narrow lot*. When 2 such houses as shown on the plan are placed against each other, it produces an artistic exterior, as may be readily seen from the picture. It may be built in *either* frame, stucco or brick.

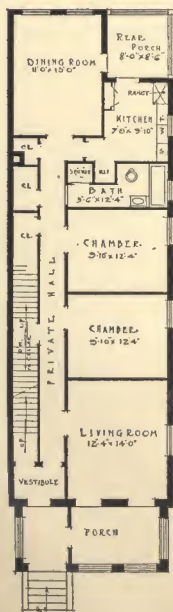
HAPPY ARE THOSE WHO ARE MONTHLY PLACING THEIR EARNINGS IN
A NEW HOME OF THEIR OWN



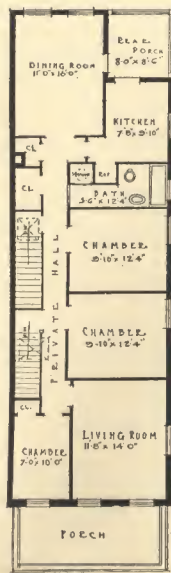
THE NORRIS

A HOME that is both economical and convenient. Within the city limits or where ground is very expensive, it is frequently found advisable to build two-family houses *in pairs*, a party wall or common wall dividing the two homes from each other. This lessens the cost of each house, since each has but *three* exterior walls instead of four, and also makes the maximum use of ground area.

The houses illustrated are of this economical type, the plans shown being of the house *above*. Notice how the halls of the two houses run along the party wall, thus keeping sound from readily communicating from the main rooms in one house to those in the other. *This is an ideal arrangement.* Note how the kitchen and bath are placed at the rear of the house next to each other, thus economizing on the run of plumbing. The rear porch could well serve as a *sleeping porch*, especially for the second story apartment.



FIRST FLOOR PLAN



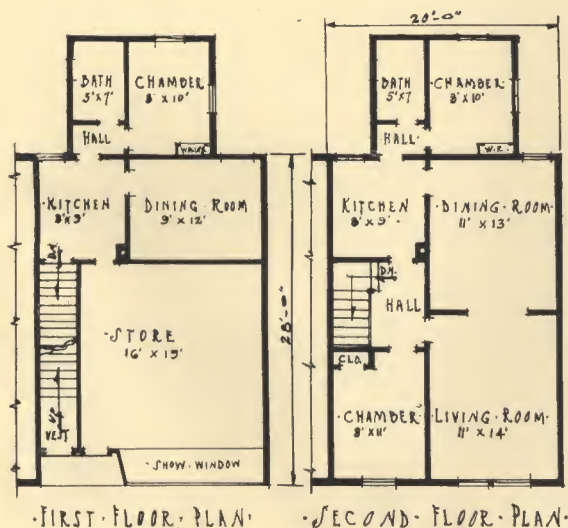
SECOND FLOOR PLAN

STOP THE VICIOUS CIRCLE. YOU TRY TO RAISE THE RENT.
THE LANDLORD RAISES IT

A MAN CAN DEVELOP NO GREATER RESPECT FROM OTHERS AS IN
BUILDING A HOME OF HIS OWN



THE NEW YORK



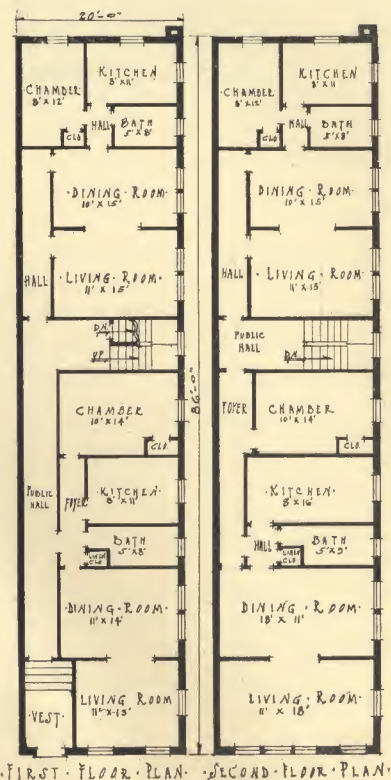
WHERE it becomes necessary for the shop keeper to live near his business, or where a growing neighborhood demands more convenient shopping centers, this design will *admirably suit just such conditions*. A large store and show window behind which are shown 3 rooms and bath make an *ideal* arrangement. A 5 room apartment makes up the second floor giving *additional income* to its owner.

RENT RECEIPTS ARE CONSTANT REMINDERS OF MONEY FOOLISHLY SPENT

SUCCESS REASON (20). OUR **HIGH REPUTATION** IS **TOO VALUABLE,**
TO US, TO RISK



THE NEWLAND



AS a secure investment this 8 family brick house, (considering price and construction) is the best. A beautiful exterior together with a well planned floor arrangement give it an ideal combination. Each house has 2 apartments on a floor and when placed together form one of the finest 8 family homes anywhere to be found.

SUCCESS REASON (21). THE KEY OF OUR SUCCESS, "**RELIABILITY**"



Garage No. 3427



Garage No. 3420



Garage No. 3916



Garage No. 3722



Garage No. 3246

FOR those who can afford their own automobile and therefore must arrange accommodations for it, or for those who feel that the building of a garage is advisable at the same time that their home is being built, it is very important that the exterior design of the garage, matches the architecture of the main house. Here are a few suggestions of garages which are practical, well designed and economical.



Garage No. 3117



Garage No. 3249



Garage No. 3622



Garage No. 3316

SUGGESTIONS

Little touches of modern conveniences may be built in while a home is in the process of construction, at a *very small expense*, which would add *great value* to the appearance and utility of the home. Additional sleeping quarters, for example, may be had in the living room or other rooms by a built-in door bed, without impairing the appearance of the room. A small *safe*, an ironing board, breakfast nook fixtures, library book cases, cedar chests and many such others may be installed in a *permanent way*. We are printing here only a *few* by way of suggestion. In our office, there are numbers of such helpful items to *suit* everyone's situation.



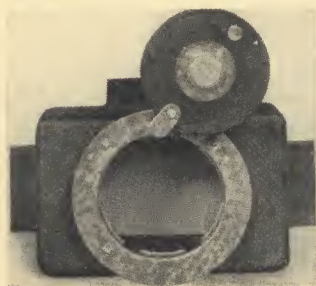
Built-in Ironing Board



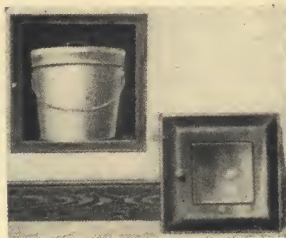
Built-in Medicine Chest



Hoosier Kitchen Cabinet



Built-in Wall Safe



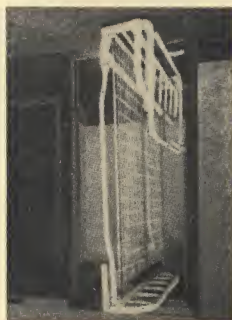
Sanitary Garbage Receptacle
Showing Door Removed



Built-in Breakfast Nook



Disappearing Stairway



Built-in Wall Bed



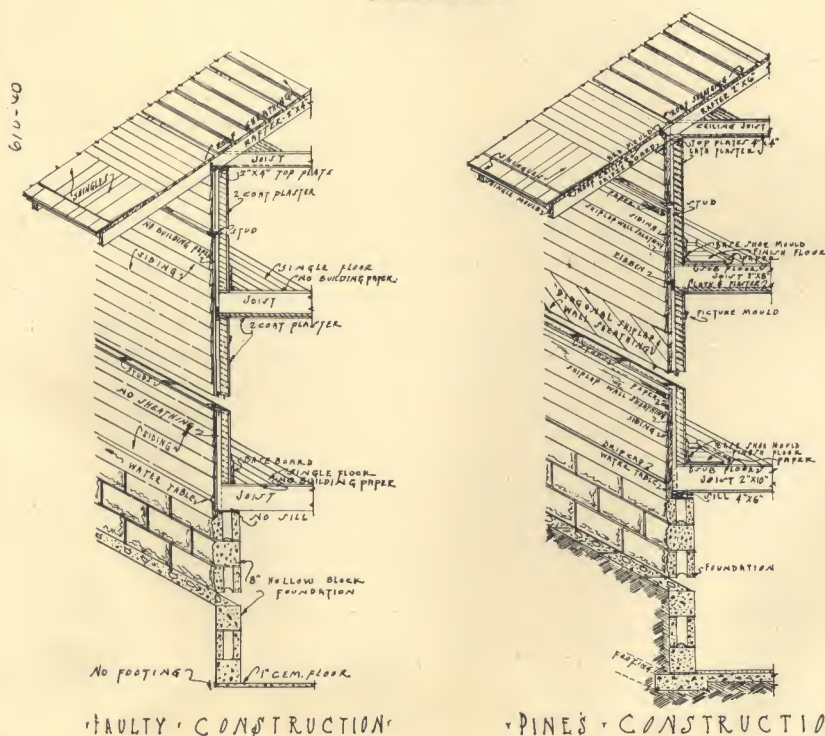
Heatrola for Cellarless Houses

SAFETY FIRST! DEAL ONLY WITH A RELIABLE FIRM

DO NOT JUDGE A BOOK BY ITS COVER ONLY; NOR A HOME MERELY BY ITS OUTWARD APPEARANCE

MANY home owners have made the *heart breaking* mistake of being attracted by fancy decorations and deceived into buying or building a home of *faulty construction*. The great importance of solid construction applies to *every phase* of the building, be it cellar, foundation, plumbing, roofing or the like. Space permits us only to give an illustration on this page of faulty construction of the *frame work* only as compared with the Pines Construction. Correct framing adds long life, saves heating bills in winter, keeps the heat of the sun out in the summer, prevents the floors from buckling and plaster from cracking, and saves considerable amounts later in repair expense.

The following are only a few of the features of frame construction of the Pines Building Co., Inc., (1) 4" x 6" sill all around foundation. (2) Diagonal sheathing on all outside studding. (3) Building paper between outside sheathing and siding. (4) Frame work done in Sections and not "Balloon" framing, between first and second floor. This adds *stability* to home. (5) 4" x 6" corner posts. (6) All floors on first and second floors are *double* with paper between rough and finished floors.



AN ILL BUILT HOME IS A CONSTANT SOURCE OF CONTINUOUS REGRET

What Others Say About Us

If, as they say, "the proof of the pudding is in the eating", then the *best evidence* of a firm's integrity, honesty and fair dealing, is the testimony of those who *have dealt* with it.

We, therefore, point with pride to the following testimonials (which speak for themselves) from satisfied owners and others who have *tested* our integrity, and which, (we are gratified to say,) are due to our policy that "*the customer must be well served, satisfied and pleased, and must remain a friend.*"

Extract from printed booklet of the Rhofran Realty Corporation, 233 Broadway, New York City for whom we built 5 homes to sell at \$21,000 each, at Long Beach, New York.

"These homes have been constructed by the Pines Building Co., Inc., one of the most *reliable, reputable and responsible* building organizations of New York and New Jersey, whose reputation as builders of artistic homes of *character, permanence and distinction*, is well established."

"Because the Pines Building Co., Inc. is building in *quantities, with ready cash, through experts*, it could and did, build these homes in a solid and substantial manner at a tremendous saving, the benefit of which we offer to the purchaser."

We have so *many* letters of appreciation from satisfied customers that space would not permit us to print all of them, *nor even to print a few, in full*. We are compelled, therefore, to give here but a *few brief* extracts from *some* of the letters. All the letters are in file at our main office in New York, 1440 Broadway, and will be gladly exhibited.

* * *

Irving J. Sharlot, Esq., 233 Broadway, New York City. Telephone: Whitehall 6980.

"It gives me pleasure to state to you,

—that we have been more than satisfied with *both construction and financing.*"

"It had been our desire long ago to —build on some of the lots we own. Not having, however, the necessary time and experience, we kept back from doing anything, frankly for fear of tying up with some *irresponsible building firm*"

"Fortunately we have learned of your company and having known Mr. Lichtman *intimately well for a number of years* and having heard about you personally, we have felt that there was an excellent chance to realize our desire in *perfect safety*."

"Now that the enterprise has proven to be entirely successful *largely due to your efforts*, we feel it our duty to acknowledge our appreciation for the *honesty of your methods, for the efficiency of your organization* and for the *scrupulous attention* you have given our undertaking."

"*You were right* when you stated that your performances will exceed your promises. *They did.* You have obtained for us a Title Company Mortgage, . . . You have done many things for which other concerns would have charged as 'extras', . . . ; your organization was ever ready to co-operate with us, giving us the benefit of its experience by way of



ONE PINES CUSTOMER BRINGS ANOTHER

suggestion and advice; but, *above all*, you have completed construction *about three weeks before the specified time*, something which was very important for us."

"We are now formulating a number of propositions for construction on other lots we own—and will, of course, submit them to your office for plans and estimates."

* * *

Hagop Millian, 34 Park Avenue, Rutherford, N. J. Telephone Rutherford 400.

"The two things that pleased me most were *the way you searched title to the property and your method of financing*. Your search has shown that title was not in my name and, what is worse, that there was a mortgage, the existence of which I didn't know. *Within a short time*, you have straightened out both matters *without charging me a single cent for it*."

"On a house that cost \$4,500 you have obtained a first mortgage for \$3300 from a *big institution in New Jersey*, so that it *enabled me to build two houses without investment of a penny*."

* * *

Mr. Joseph A. Zirger, 5136 Post Road, Bronx, New York. Kingsbridge 2736.

"The *greatest proof of the fact that I am satisfied* with your dealings, in connection with the home you built for me, is that since I have known you, *I have learned to trust your organization* so much that I have expressed a willingness to invest thousands of dollars in any undertaking *provided that your company is going to do the building*."

"I was not at all surprised to see that when a proposition came up which you judged would be profitable to develop, a number of people were clamoring to invest tens of thousands of dollars *on condition* that your company undertake the building and development."

Walter N. Schuhmacher, Florence Ave., Astoria, L. I.

"*Count on me as one of your boosters*. I am happy and satisfied with the home you built for me and with the mortgages you obtained for me that I sincerely feel that whatever I can do for you by way of recommendation would be a small thing to repay you for the *square deal* I have received."

"I was certainly glad to hear that Mr. Frank Ruggiero of 3636 Burns Avenue, Bronx, New York, a friend of mine, who was recommended by me, signed a contract with you, and that you are about to sign another contract with Mr. Bronto who is another friend I recommended. I am sure that before long you will get many contracts from friends that I will send."

* * *

Lonnie P. Nase, 229 West 46th Street, New York City.

"I was very much frightened when I found out that *the people who sold me the lots didn't own the lots themselves*"

"I was anxious to let your office handle the matter for me expecting that upon getting this trouble straightened out you would, *(and with right)*, send me in a substantial bill for your services."

"You cannot imagine how happy I was when, within one week's time, you have succeeded in having the whole matter cleared up and have obtained a *new deed* to the property."

"I shall always remember your kindness and courtesy and assure you that I will look forward to the opportunity to repay the same in any manner possible."

* * *

Samuel Feidelman, 116 West 29th Street, New York City. Tel. Lackawanna 9517-8-9.

"I must compliment your company, *on the speed* that you have



completed my home. As you know, I started late in the season and had to have my two family house ready by July 1st."

"If not for the fact that my investigation showed that your company is thoroughly *competent* and *reliable* I would have been afraid to trust the proposition *when time was so essential*. I am therefore, very glad that I am able to say that two families have moved in, in the home you built before July 4th, and that *both families* are extremely pleased with the house."

"Your method of financing homes from *your own resources* enables you to erect a home at a great saving of *useless financial expenses, which expenses in the long run, are always paid by the lot owner.*"

"I am satisfied with the small enterprise of building one home,—because it gave me the good fortune in meeting you, and that *in the future* I can *safely, without any fear*, undertake to build any number of houses through you"

* * *

Helen M. Day, 526 Penn Street, Long Beach, N. Y. Long Beach 1072.

"For a number of years I have, as a resident of Long Beach, watched it grow and develop and have helped its growth by building many homes through contractors. Until you came to Long Beach, however, I have had *considerable trouble with various builders*, because of delays, claims for extras, and other difficulties. I made inquiries in the City of Long Beach and learned that you are having a *high reputation* and that everyone who deals with you, whether he be lot owner, contractor or material man, is greatly satisfied."

"At this time when my house is practically completed I am pleased to say to you that *you may refer to me anyone*

who desires a reference from a satisfied owner."

* * *

Frank Ruggerio, 3636 Burns Avenue, Bronx, N. Y.

"*You were recommended to me by my friend, Walter N. Schuhmacher. Having known Mr. Schuhmacher to be a very careful person and having learned that he was so happily satisfied with the home you built for him, I didn't need any further investigation in giving you the contract for the two family home.*"

"In my case, which is a contract on the basis of *cost plus percentage*, it was of *greater importance* to select a reliable concern,"

"It is a pleasure for me to state that regardless of the fact that, if anything, you would be interested in keeping the cost up, your organization did try its *utmost* to get the lowest prices."

* * *

Gordon & Freedman, 201 Center Street, N. Y. C. Tel. Franklin 1744. Wholesale Lumber; Steam & Plumbing Supplies.

"After having dealt with you for years we state that it is a pleasure and a privilege to do business with your firms which not only live up to their promise as to prompt payment, but very often make payments *in advance* of due dates."

"As I have stated to you many times, your credit with our company is absolutely unlimited."

* * *

Harry Brown, 705 Broadway, Paterson, N. J. Telephone Lambert 1936-J.

"I may state, for the benefit of all concerned, that the home is beautiful in design, solid in construction, spacious, comfortable and substantial. It is, to my



mind, the 'Ideal Home,' you have so well described on the last page of your booklet."

"I am glad that my judgment in selecting you to build my home from so many others, (some of whom have even submitted *lower bids*) has proven to be right."

"As one who has had many years of business experience, I learned to know the principle that *it always pays to deal with a reputable and financially responsible organization*, whose reputation is of such great value to itself that it wouldn't pay it to act otherwise than in a fair and honorable way."

"For that reason I have awarded you the contract, after having made a *thorough investigation* as to your *ability and standing in the commercial world*, with the result that I am the owner of a home that is a *credit to the neighborhood and a source of pride to me*."

* * *

Michael E. Martin, 7 Huyler Ave., Tenafly, N. J.

"I feel it my duty to thank you heartily for the special services you have given me in the building of my home, which were *more than I expected*."

"You have searched my title for me and found out that the one who sold it to me, although she had the lots for *over twelve years, didn't record her deed*. Without any charge, your Mr. Pines, after a good deal of trouble, located that party, found that the deed was kept in her safe and had it obtained from her and recorded."

"I was also very much agreeably surprised when you obtained for me a Savings Bank mortgage, *without any instalments to pay*, for a sum of \$5,000 on a house that cost only \$8,250, which was a much better mortgage than I could hope for. The second mortgage that you arranged for me was made in *easy*

instalments until it is practically paid off, which exactly suits my earnings."

* * *

Harry Howard, 95 Horton Street, Elmhurst, L. I.

"In dealing with you I have found out that you not only didn't charge me a single cent extra for anything, but, that, on the contrary, when I wanted electric fixtures to be of a *better grade* than was mentioned in my contract, you were kind enough to let me have them *without any extra charge*."

"I can tell you though, that the old saying that '*Honesty Pays*' is a true one. Already I have received some inquiries from people who have asked me about you and I have always *told them the truth* as to how pleased I was. I am delighted to learn that contracts were made by you with some of those people."

"If at any time I can recommend your house to anyone, I will be glad to do so."

* * *

Joseph L. Goodman, Esq., 299 Broadway, New York City. Telephone: Worth 0704

"As I stated to you the other day, I am planning to erect an apartment hotel at Long Beach, New York, the operation to begin in the early fall and to be completed in the spring of 1926."

"The one *condition*, however, before I finally tie myself up definitely with this undertaking, will be that an arrangement be made in advance with your company upon reasonable terms for the construction of this building."

"This flattering conclusion is based upon my knowledge of the standing and reputation you enjoy in our legal profession and the intimate knowledge I have as to the ability and character of your Mr. Lichtman, coupled with the pleasant and profit-



able business dealings we had in the past."

* * *

From one of the biggest material firms in the city. (Name furnished on request).

"It is a fact, that charges for material that are being made by us to your company are always considerably *lower* than made to others for the simple reason that in dealing with concerns that are not of first class financial responsibility, we have to consider the risk of losses of non-payment because of the failure of the builder to finish his enterprise."

"We, as well as other material men, always take into consideration where the price is quoted, the financial standing and reputation of the building firm."

"We are pleased to state that your concern has the highest rating with us because of the personal integrity of the persons at the head of it."

* * *

*Jeannette Lipshitz, Brooklyn, N. Y.
Telephone Windsor 2464.*

"It has taken me a long time before I gave your company the contract to build *five houses* at *Caldwell, New Jersey*. In that I followed your own advice '*to investigate before you invest*'."

"I am sure that knowing conditions in New York where new companies spring up daily, making all kinds of promises, you will not blame me for being so careful."

"I, therefore, decided that before giving out the contract, I should make *complete investigation*."

"When I have learned through reports of agencies and from references of others for whom you built, *and the bank*, that your company has borne an *enviable reputation* and that from the President of your bank down to the smallest person who has ever dealt with you, there was nothing but praise for you and your dealings, I decided to give the contract to you."

* * *

William C. Perry, 122nd Ave., Jamaica, L. I.

"It will interest you to know that before I made contract with your company I gave a deposit to another company."

"Later, however, I found out that a certain statement made by that company was not correct. When I have asked your Mr. Newburgh for the same information I have received the correct answer, although it would have paid to have given the wrong answer, as given by the other company."

"I, therefore, dropped my deposit with that company, although the contract price was somewhat lower, and gave the contract to you."

"I have since learned from my dealings with you, that I was right in my action, and that I could fully trust and rely on you."

"Mrs. Perry and I are telling our inquiring friends and acquaintances that we are *very proud of our home which, regardless of its low cost is pleasant, convenient and attractive*. The mortgages that you arranged for me are very satisfactory."



OUR TRADEMARK: "RELIABILITY" INCLUDES "ABILITY"



We live up to the *idea* expressed in our *trade mark*,

which is

PINES BUILDING CO., Inc.

resting on

a *foundation* of "RELIABILITY"

WE ARE WILLING TO BE JUDGED BY WHAT OTHERS SAY ABOUT US

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WE BUILD A HOME CHEAPLY BUT WILL NEVER BUILD
A CHEAP HOME

Our Guarantee:—

1. That we have one price only; not only before an arrangement is made, but (what is more important), afterwards; that we do not practice the omission of items so as to make it possible to add "extras"; that our price when given, includes everything, from the making of the plan and financing of the home, to the time that it is fully ready for occupancy.

2. That we consider our duty not ended until you are comfortably installed in a home that you will be proud of.

3. That we shall give our personal individual attention, best efforts and honest endeavor to the home we build for you.

4. That your home will be so financed as to afford you an opportunity to pay it off with your rent, upon the easiest terms possible.

5. That we shall effect such service that no matter what the cost of your home may be, it shall be beautiful, comfortable and durable; a home of character and distinction, expressive of your taste and individuality; of the finest material and best workmanship.

Our Ambition:—

1. That every home we build should be a standing testimonial to our ability and good faith.

2. That every one for whom we build a home shall be so satisfied as to give us in return, his unqualified endorsement.

3. That each home shall measure up to our "ideal" of a home, as expressed on the last page.

Our Motto:—

Safety, Service, Satisfaction

Our Best Policy:—

Honesty



A "HOUSE" IS A CONSTRUCTION TO LIVE IN, A "HOME" IS THE
DEAREST PLACE ON EARTH," WE BUILD HOMES

The Ideal home should be:—

Practically planned for permanent duration.
Ideal as to quality of construction and material.
Neither "sectional" nor "ready-cut."
Economical, efficient and elegant.
Suitable, as to size, means and location.

Beautifully built by expert builders.
Useful as to every part.
Individual design of character and dignity.
Luxurious, restful and charming.
Distinctive, desirable and delightful.
Insuring comfort and assuring contentment.
Not the landlord's, but your own.
Graceful, gratifying, generating gladness.

Combining comfort, convenience and coziness.
Of quality appealing to the discriminating.
Model masterpiece of beauty and utility.
Perfectly pleasant and prosperous looking.
Atttractive, artistic appearance.
Nest of love and happiness supreme.
Yours forever to have and enjoy.

Home that is hospitable and harmonious.
Owned by one who loves to own.
Moderate in price—of maximum comfort.
Expressive of your taste and individuality.
Spacious, solid and substantial.

Such are

PINES BUILDING COMPANY HOMES



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INTERNATIONAL

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